

GOVERNMENT OF ANDHRAPRADESH
ABSTRACT

AGRICULTURE – Weather Based Crop Insurance Scheme (WBCIS) – Rabi 2010-11 -
Notification for Mango Crop in Chittoor and Rangareddy Districts for implementation of
Weather Based Crop Insurance Scheme (WBCIS) - Orders – Issued.

AGRICULTURE & CO-OPERATION (FP.II) DEPARTMENT

G.O.Rt.No. 1777

Dated: 31/12/2010.

Read:

From the Commissioner & Director of Agriculture, A.P., Hyderabad,
Letter No.Crop.Ins.(2) 656/2010, dated : 08/12/2010.

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ORDER:

The following Notification shall be published in the A.P. State Gazette:

NOTIFICATION

The Government of Andhra Pradesh hereby notify Mango Crop in Chittoor and Rangareddy Districts for implementation of Weather Based Crop Insurance Scheme (WBCIS) for Plantation Crops during Rabi 2010-11 in Andhra Pradesh. The main features/operational modalities of the scheme and Term Sheets from Annexure I.A to XI are appended to this Order.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

RACHEL CHATTERJEE
SPECIAL CHIEF SECRETARY TO GOVERNMENT

To

The Commissioner of Printing & Stationery (Printing Wing), Chanchalguda, Hyderabad,
with a request to publish the Notification in the A.P. Extraordinary Gazette and supply
100 copies of the same.

The Commissioner & Director of Agriculture, A.P., Hyderabad.
Copy to the Deputy General Manager AIC of India, Hyderabad.
Copy to the Director of Horticulture, A.P., Hyderabad.
Sf/Sc.

//FORWARDED BY ORDER//

SECTION OFFICER

Draft Notification Proposal - Weather Based Crop Insurance Scheme
(WBCIS)- Rabi - 2010-11, Notification of
MANGO CROP in Chittoor & Rangareddy Districts.

THE MAIN FEATURES / OPERATIONAL MODALITIES

Weather Based Crop Insurance Scheme (WBCIS) helps to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Temperature, Rainfall, Humidity etc. In accordance with the administrative instructions of the Department of Agriculture & Cooperation of Ministry of Agriculture, Government of India vide their letter **ref.no.13011/01/2008-credit II dated 13th August, 2010**, Government of Andhra Pradesh is implementing WBCIS on Pilot basis during Rabi, 2010-11 season for Mango Plantations in selected Mandals of Rangareddy and Chittoor districts.

1. CROP NOTIFIED:

MANGO Plantations in selected mandals of the districts of **Rangareddy** and **Chittoor**

2. REFERENCE WEATHER STATIONS:

The lists of Reference Unit Areas (RUAs) in the respective districts notified along with a list of corresponding Reference Weather Stations (RWS) and Back up Weather Stations (BWS) is annexed (annexure-III & IV). In case of non availability of weather data from the mentioned Reference Weather Stations or from Back up Weather Stations, as alternative, State Govt. Mandal level Rain gauge Stations/IMD Weather Stations will be considered for weather data updating.

3. AREA APPROACH:

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather Stations' for weather data. To the extent feasible, such Reference Unit-Area shall be restricted to Mandal for notified weather parameters.

4. CULTIVATORS ELIGIBLE FOR COVERAGE:

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Plantation i.e., Mango either Irrigated or Unirrigated in any of the Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

Compulsory: For all LOANEE APPLICANT CULTIVATORS i.e. those who have sanctioned Credit Limit from Financial Institutions (Co.op Banks, Commercial Banks including private commercial Banks, RRB's etc.) for the Notified Crops in a Reference Unit Area.

Voluntary: For NON-LOANEE CULTIVATORS i.e. those who do not have Sanctioned Credit Limit from any Financial Institution for the Notified Crops in a Reference Unit Area.

5. PERILS COVERED:

Following are the weather perils, which are deemed to cause "Adverse Weather Incidence" affecting crop health, leading to crop loss, would be covered under the Scheme:

- i) Excess/Unseasonal Rainfall
- ii) Pests & Diseases (High Rh & Low Temp.)
- iii) Daily Temperature Fluctuation
- iv) Daily Maximum Wind Speed

6. RISK PERIOD : Risk period commences from 1st January, 2011 to and the table containing the coverage periods at phases as given here:

Table-1: Coverage details:

S.No	Name of the cover	Period: From ---- to ----
1	Excess/Unseasonal Rainfall Cover	1 st January, 2011 to 28 th February, 2011
2	Cover against high RH and low temperature (Pest and Disease incidence)	1 st January, 2011 to 28 th February, 2011
3	Daily Temperature Fluctuation Cover	1 st January, 2011 to 15 th March, 2011
4	Daily Max Wind Speed Cover	1 st March, 2011 to 31 st May, 2011

7. RISK ACCEPTANCE PERIOD:

From the date of notification till 31st December, 2010

8. SEASONALITY DISCIPLINE: Seasonality Discipline and the broad cut-off dates are indicated below:

Table-2:

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers
1	Cut off date for risk coverage	Having availed the Loan/Sanctioned Credit Limit from 01-10-2010 till 31 st December, 2010	Submission of Proposals on or before 31 st December, 2010
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 31 st January, 2011	On or before 15 th January, 2011
3	Insurance Intermediaries/Micro Insurance Agents to AIC of India Ltd.,		On or before 15 th January, 2011

9. COVERAGE PROCEDURE:

- (a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).
- (b) Insurance coverage of Non-loanee cultivators shall be through the existing network of (FIs) at the grass-root level; Dept. of Horticulture/Agriculture, the Insurance Intermediaries, Micro Insurance Agents and Authorised Representative of AIC.
- (c) Nodal Bank Branches shall be paid by AIC a service charge of 5% on the actual premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme.
- (d) Operational Modalities to the Financial Institutions are annexed here(annexure – XI)

10. SUM INSURED:

Rs.450/- per tree in the age group of 5-15 years and **Rs.800/-** per tree in the age group of 15-50 years.

Loanee Applicant Cultivator's: 'Area under cultivation' for the Notified Plantation as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL) "by the Lending FI, multiplied by the stipulated Sum Insured per hectare i.e., on average for 100 mango trees coverage.

Non-Loanee Cultivators: The Cultivators shall declare the 'area under cultivation' for each Notified Plantation in the Insurance Proposal Form. Similar to loanee the coverage of hectare means average of 100 mango trees.

11. PREMIUM RATE, SUBSIDY AND REMITTENCE OF PREMIUM:

A ready reckoner of Premium sharing, subsidy portion and farmer's Contribution is presented in the table .The farmer's contribution is exactly 50% of the total premium i.e.6% of Sum insured plus applicable service tax .The balance premium shall be shared by Central Govt. and Government of Andhra Pradesh on 50:50 basis and released as upfront subsidy and for AIC the risk incepts only upon receiving the full premium.

The premium shall be remitted through Demand Draft favoring "AIC of India, A/c no.008010200023922 payable at **Hyderabad**". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

TABLE SHOWING THE PREMIUM SHARING PER MANGO TREE										
Age of the Tree	S.I per Tree Rs./-	Actuarial Premium Rate	Premium Rs./-	Service Tax Rs./-	Total Premium Rs./-	Subsidy from State Govt. Rs./-	Subsidy from Govt. of India Rs./-	Farmers Contribution including Service Tax Rs./-		
								Per tree	Per Acre	Per Hectare
5-15 Yrs.	450	12%	54	6	60	15	15	30	1,200	3,000
15-50 Yrs	800	12%	96	10	106	26.50	26.50	53	2,120	5,300

12. COMPENSATION PAY-OUT: Payout computation would be based on the notified weather parameters and the details of triggers are specified in the term sheets as shown in item 17. Maximum payout will be limited to Sum Insured.

TRIGGER WEATHER: Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement of Mango in different mandals of Rangareddy and Chittoor Districts. The relevant term sheets applicable for the selected mandals of the said districts are annexed herewith (Annexure I.A to I.T & II.A to II.T)

13. SUBMISSION & STORING OF WEATHER DATA: Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Disaster Mitigation Society of planning dept. of Govt. of Andhra Pradesh to AIC on day to day basis for the insured period i.e., from 1st January, 2011 to 31st May, 2011.

REFERENCE WEATHER STATION: This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., mandal (as detailed in the annexure) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which payouts are processed.

BACK-UP WEATHER STATION: It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current season is unavailable/defective for any reason. Names of both Reference and Back-up Weather Stations are detailed in annexure.

14. PAY-OUT DISBURSEMENT:

- Pay-outs would normally be made by AIC to the Nodal Banks in respect of loanee and to insured non-loanee farmers who are enrolled directly or through other channels.
- So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Payouts would be automatically computed by AIC on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank Account.

15. ADMINISTRATION OF THE SCHEME:

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

16. PUBLICITY & AWARENESS:

Dept. of Horticulture/Agriculture would take up wide publicity and awareness camps in coordination with AIC to popularise the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

17. TERM SHEET:

The term sheets contain the details of triggers for Excess/Unseasonal Rainfall, Average Relative Humidity, Maximum & Minimum Temperature and Maximum Wind speed wherever applicable.

18. LIMITATIONS & DISCLAIMERS:

- (a) The Scheme is NOT a Yield Guarantee Scheme, and is based on “Area Approach” as opposed to “Individual Approach” – whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:
- (b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/ personal statement/ declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

Enclosures:

- | | |
|--------------------------|---|
| 1. Annexure I.A to I.H | -- Termsheet for Rangareddy District |
| 2. Annexure II.A to II.T | -- Termsheet for Chittoor District |
| 3. Annexure III | -- Notified RUAs & List of AWS/BWS in Rangareddy Dist. |
| 4. Annexure IV | -- Notified RUAs & List of AWS/BWS in Chittoor Dist. |
| 5. Annexure V | -- WBCIS Proposal Form |
| 6. Annexure VI | -- WBCIS Declaration Form (Loanee) |
| 7. Annexure VII | -- WBCIS Declaration Form (Non-loanee) |
| 8. Annexure VIII | -- WBCIS Declaration Form (Insurance Intermediary) |
| 9. Annexure IX | -- Proforma of List of Cultivators – Loanee Farmers |
| 10. Annexure X | -- Proforma of List of Cultivators – Non-loanee Farmers |
| 11. Annexure XI | -- WBCIS Guidelines for Bankers |
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MANGO WEATHER BASED INSURANCE 2010-11

Annexure I.A

State: **ANDHRA PRADESH**

Unit : Per Tree

District : **RANGAREDDY**

MANDAL : PUDUR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **25** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	30	33	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure I.A contd.....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	15.5	16.5	17.5	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt. Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure I.B

State: **ANDHRA PRADESH**

Unit : Per Tree

District : **RANGAREDDY****MANDAL : MOINABAD****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **25** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	30	33	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure I.B contd.....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	15.5	16.5	17.5	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt. Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure I.C

State: ANDHRA PRADESH

Unit : Per Tree

District : RANGAREDDY

MANDAL : KANDUKURU

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **25** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	30	33	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure I.C contd.....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	15.5	16.5	17.5	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
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Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt. Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure I.D

State: ANDHRA PRADESH

Unit : Per Tree

District : RANGAREDDY

MANDAL : IBRAHIMPATNAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 25 mm plus subsequent day's rainfall, if it is greater than ERS 2 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

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Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	30	33	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure I.D contd.....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	15.5	16.5	17.5	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt. Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure I.E

State: **ANDHRA PRADESH**

Unit : Per Tree

District : **RANGAREDDY**

MANDAL : MANCHYALA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **30** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	30	33	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure I.E contd.....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	15.5	16.5	17.5	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt. Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure I.F

State: **ANDHRA PRADESH**

Unit : Per Tree

District : **RANGAREDDY**

MANDAL : MAHESHWARAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **30** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	30	33	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure I.F contd.....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	15.5	16.5	17.5	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt. Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure I.G

State: ANDHRA PRADESH

Unit : Per Tree

District : RANGAREDDY

MANDAL: VIKARABAD

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **25** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	30	33	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure I.G contd.....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	15.5	16.5	17.5	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt. Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure I.H

State: ANDHRA PRADESH

Unit : Per Tree

District : RANGAREDDY

MANDAL : PARIGI

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **25** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	30	33	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure I.H contd.....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	15.5	16.5	17.5	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt. Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.A

State: ANDHRA PRADESH

Unit : Per Tree

District : CHITTOOR

MANDAL : VEDURUKUPPAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **25** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.A contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.B

State: ANDHRA PRADESH

Unit : Per Tree

District : CHITTOOR

MANDAL : RAMACHANDRAPURAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **25** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.B contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.C

State: ANDHRA PRADESH

Unit : Per Tree

District : CHITTOOR

MANDAL : VADAMALAPETA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 60 mm plus subsequent day's rainfall, if it is greater than ERS 2 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.C contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.D

State: ANDHRA PRADESH

Unit : Per Tree

District : CHITTOOR

MANDAL : NARAYANAVANAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 30 mm plus subsequent day's rainfall, if it is greater than ERS 2 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.D contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.E

State: **ANDHRA PRADESH**

Unit : Per Tree

District : **CHITTOOR**

MANDAL : NINDRA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **45** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.E contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexurell.F

State: ANDHRA PRADESH

Unit : Per Tree

District : CHITTOOR

MANDAL : VIJAYAPURAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 40 mm plus subsequent day's rainfall, if it is greater than ERS 2 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.F contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.G

State: ANDHRA PRADESH

Unit : Per Tree

District : CHITTOOR

MANDAL: NAGARI

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 30 mm plus subsequent day's rainfall, if it is greater than ERS 2 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.G contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.H

State: ANDHRA PRADESH

District : CHITTOOR

Unit : Per Tree

MANDAL : PUTTUR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **50** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.H contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53





MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.I

State: ANDHRA PRADESH

District : CHITTOOR

Unit : Per Tree

MANDAL : KARVETINAGAR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **25** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.I contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °c)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °c)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53





MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.J

State: ANDHRA PRADESH

Unit : Per Tree

District : CHITTOOR

MANDAL : PENUMURU

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 45 mm plus subsequent day's rainfall, if it is greater than ERS 2 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.J contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.K

State: ANDHRA PRADESH

Unit : Per Tree

District : CHITTOOR

MANDAL : PUTHALAPATTU

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **70** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.K contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.L

State: ANDHRA PRADESH

Unit : Per Tree

District : CHITTOOR

MANDAL : IRALA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 45 mm plus subsequent day's rainfall, if it is greater than ERS 2 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.L contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.M

State: ANDHRA PRADESH

Unit : Per Tree

District : CHITTOOR

MANDAL : THAVANAMPALLE

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 45 mm plus subsequent day's rainfall, if it is greater than ERS 2 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.M contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.N

State: ANDHRA PRADESH

Unit : Per Tree

District : CHITTOOR

MANDAL : SRIRANGARAJAPURAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 50 mm plus subsequent day's rainfall, if it is greater than ERS 2 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.N contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.O

State: **ANDHRA PRADESH**

Unit : Per Tree

District : **CHITTOOR**

MANDAL : GANGADHARANELLORE

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **40** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.O contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.P

State: ANDHRA PRADESH

Unit : Per Tree

District : CHITTOOR

MANDAL : CHITTOOR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **25** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.P contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.Q

State: ANDHRA PRADESH

Unit : Per Tree

District : CHITTOOR

MANDAL : BANGARUPALEM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **35** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.Q contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.R

State: ANDHRA PRADESH

Unit : Per Tree

District : CHITTOOR

MANDAL : YADAMARRI

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **30** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.R contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.S

State: ANDHRA PRADESH

Unit : Per Tree

District : CHITTOOR

MANDAL : GUDIPALA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **25** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.S contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

MANGO WEATHER BASED INSURANCE 2010-11

Annexure II.T

State: **ANDHRA PRADESH**

Unit : Per Tree

District : **CHITTOOR**

MANDAL : PALASAMUNDRAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-11 to 28-Feb-11

Index : Consecutive two day's rainfall greater than ERS 1 **30** mm plus subsequent day's rainfall, if it is greater than ERS 2 **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-11 to 28-Feb-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Annexure II.T contd....

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-11 to 15-Mar-11

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Cumulative Temp. Deviation Unit	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-11 to 31-May-11

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Details of Sum Insured and Premium (in Rs.)							
Total Sum Insured		Total Premium(Rs/Tree)		State/Central Govt Share		Farmer's Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	13.5	24.0	30	53

AGRICULTURE INSURANCE COMPANY OF INDIA limited

Pilot WBCIS for Mango Plantations in **Rangareddy** District, Rabi 2010-'11 - List of RUA - RWS - BWS

S.No	Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	PuDURU	PuDURU	VIKARABAD
2	MOINABAD	MOINABAD	MAHESHWARAM
3	KANDUKURU	KANDUKURU	MAHESHWARAM
4	IBRAHIMPATNAM	IBRAHIMPATNAM	KANDUKURU
5	MANCHYALA	MANCHYALA	IBRAHIMPATNAM
6	MAHESHWARAM	MAHESHWARAM	IBRAHIMPATNAM
7	VIKARABAD	VIKARABAD	PuDURU
8	PARIGI	PARIGI	PuDURU

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

AGRICULTURE INSURANCE COMPANY OF INDIA limited

Pilot WBCIS for Mango Plantations in **Chittoor** District, Rabi 2010-'11 - List of RUA - RWS - BWS

S.No	Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	VEDURUKUPPAM	VEDURUKUPPAM	PENUMURU
2	RAMACHANDRAPURAM	RAMACHANDRAPURAM	VADAMALAPETA
3	VADAMALAPETA	VADAMALAPETA	PUTTUR
4	NARAYANAVANAM	NARAYANAVANAM	VADAMALAPETA
5	NINDRA	NINDRA	NAGARI
6	VIJAYAPURAM	VIJAYAPURAM	NAGARI
7	NAGARI	NAGARI	PUTTUR
8	PUTTUR	PUTTUR	KARVETINAGAR
9	KARVETINAGAR	KARVETINAGAR	VEDURUKUPPAM
10	PENUMURU	PENUMURU	PUTHALAPATTU
11	PUTHALAPATTU	PUTHALAPATTU	IRALA
12	IRALA	IRALA	THAVANAMPALLE
13	THAVANAMPALLE	THAVANAMPALLE	BANGARUPALEM
14	SRIRANGARAJAPURAM	SRIRANGARAJAPURAM	PALASAMUDRAM
15	GANGADHARANELLORE	GANGADHARANELLORE	PENUMURU
16	CHITTOOR	CHITTOOR	GUDIPALA
17	BANGARUPALEM	BANGARUPALEM	PENUMURU
18	YADAMARRI	YADAMARRI	CHITTOOR
19	GUDIPALA	GUDIPALA	CHITTOOR
20	PALASAMUDRAM	PALASAMUDRAM	SRIRANGARAJAPURAM

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13thFloor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

WEATHER BASED CROP INSURANCE SCHEME (‘Micro Insurance Product’) Insurance Proposal Form (Annexure – V)

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

1. Details of Cultivator:

Name :		Name of Father/Husband :	
Address for Communication, with contact Phone No.		Bank Name : Account No. :	
Bank Branch & Address			

2. Details of Cropped Area proposed for Insurance:

Reference Unit Area (RUA)	Village	Land Identification Number (Survey Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the Weather Based Crop Insurance Scheme & the Product structure therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other Weather Based Crop Insurance Scheme or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date: Signature of Cultivator / Proposer

------(For use by the Bank / PACS / Insurance Intermediary)-----

Crop	Total no. of trees	Category of trees basing on age of tree		Sum Insured (Rs.)	Applicable Net Premium (Rs.)	Service Tax @ 10.30% (Rs.)	Gross Premium (Rs.)
		5-15 yrs	15-50 yrs				
Mango							

- Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:
- No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
 - Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

(Annexure – V contd...)

GUIDELINES FOR COMPLETION OF THE FORM

1. Separate proposal forms to be submitted for each crop.
2. Please complete the Proposal Form in all respects.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)

FROM:

TO:

(Address of Nodal Bank with Contact Number)

Agriculture Insurance Company of India Limited (AIC), 8th Floor, United India Towers, Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the **WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** _____ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
- i) All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the ‘Schedule’ below are included, and
 - ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank’s
Authorized Signatory :
Designation :

Signature and Seal
of **Authorized Nodal Bank Official**

SCHEDULE

Declaration No. allotted by Bank: _____ NODAL BANK CODE : _____

State: _____ Season: _____ Year: _____ Crop: _____

District: _____ Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured for insured Crop per tree : Rs. 450/- for the age group 5-15 yrs and Rs.800/- for age group 15-50 yrs.
Applicable Net Premium Rate: **6%**
(After adjusting Subsidy)

Category of Cultivators (1)	No. of Cultivators (2)	Declared total no. of trees (3)	Category of trees based on age		Sum Insured (Rs.) (4) (S.I per tree X total no. of trees)	Premium (Rs.) (5)	Service Tax on net Premium (Rs.) i.e. @ 10.30 % (6)	Premium Remitted (Rs.) (7) (7 = 5 + 6)
			5-15 years	15-50 yrs				
1 Small/Marginal Cultivators								
2 Other Cultivators								
TOTAL								

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
- 9. Specific guidelines for filling in the Schedule :**
 - (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
 - (vi) The Bank branches/PACSS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme (WBCIS)
Declaration Form (NON-LOANEE)

FROM:

TO:

(Address of Nodal Bank with Contact Number)

Agriculture Insurance Company of India Limited (AIC), 8th Floor, United India Towers, Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the **Weather Based Crop Insurance Scheme (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals **for the Season** _____ within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and
 - ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.(AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank’s
Authorized Signatory :
Designation :

Signature and Seal
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank: _____ NODAL BANK CODE :

State: _____ Season: _____ Year: _____ Crop:

District: Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured for insured Crop per tree : Rs. 450/- for the age group 5-15 yrs and Rs.800/- for age group 15-50 yrs.
Applicable Net Premium Rate: **6%**
(After adjusting Subsidy)

Category of Cultivators (1)	No. of Cultivators (2)	Declared total no. of trees (3)	Category of trees based on age		Sum Insured (Rs.) (4) (S.I per tree X total no. of trees)	Premium (Rs.) (5)	Service Tax on net Premium (Rs.) i.e. @ 10.30 % (6)	Premium Remitted (Rs.) (7) (7 = 5 + 6)
			5-15 years	15-50 yrs				
1 Small/Marginal Cultivators								
2 Other Cultivators								
TOTAL								

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC;
2) Guidelines for filling up Declarations are given overleaf.

**Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form
(Non Loanee)**

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
- 9. Specific guidelines for filling in the Schedule :**
 - (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
 - (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme - Declaration Form (NON-LOANEE) - Insurance Intermediary

FROM:

TO:

(Address of Insurance Intermediary with Contact Number)

Agriculture Insurance Company of India Limited (AIC), 8th Floor, United India Towers, Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the Weather Based Crop Insurance Scheme (WBCIS), we hereby consolidate the aggregate Sum Insured with respect to the Non Loanee Cultivators who submitted the Insurance Proposals **for the Season** _____ within the cut-off date, as per the schedule given below and details given in annexed Listing Sheet:
2. It is certified on behalf of this insurance intermediary, that
- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under WBCIS are included in this Declaration, and
 - ii) All guidelines with regard to coverage under WBCIS issued by Agriculture Insurance Company of India Ltd.(AIC) and SLCCCI notification which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Insurance Intermediary’s
Authorized Signatory :
Designation :

Signature and Seal
of Authorised Official
of the Insurance Intermediary

SCHEDULE

Declaration No. allotted by Insurance Intermediary (II): II’s CODE : _____

State: _____ Season: _____ Year: _____ Crop: _____

District: _____ Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured for insured Crop per tree : Rs. 450/- for the age group 5-15 yrs and Rs.800/- for age group 15-50 yrs.

Applicable Net Premium Rate: 6%
(After adjusting Subsidy)

Category of Cultivators (1)	No. of Cultivators (2)	Declared total no. of trees (3)	Category of trees based on age		Sum Insured (Rs.) (4) (S.I per tree X total no. of trees)	Premium (Rs.) (5)	Service Tax on net Premium (Rs.) i.e. @ 10.30 % (6)	Premium Remitted (Rs.) (7) (7 = 5 + 6)
			5-15 years	15-50 yrs				
1 Small/Marginal Cultivators								
2 Other Cultivators								
TOTAL								

DD / Cheque No: _____ DD/ Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO. DATE RECEIVED

- NOTE: 1) All code boxes shall be filled up by AIC;
2) Consolidated Declaration is accompanied by the individual proposals;
3) Guidelines for filling up Declarations are given overleaf.

Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
3. All code particulars (boxes) shall be filled up by AIC.
4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.
5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under WBCIS.
6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.

9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under WBCIS must be declared separately for “Small/Marginal Cultivators” and “Other Cultivators”. The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined ‘Sum Insured per hectare’ applicable for the crop, as per the Guidelines of the Scheme.
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WEATHER BASED CROP INSURANCE SCHEME, KHARIF, 2010 - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure - IX

Name of the Bank & Branch:

Crop: **MANGO**

LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenant Farmer	Survey no.	Total no. of Trees & Age of trees	Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./-	Premium Contribution Rs./-	S.B A/c No. & details of farmer: Name of Bank, Branch Address & A/c.No.
1										
2										
3										
4										
5										
6										
7										
8										

Aut horised Signatory:

Place:

Date:

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WEATHER BASED CROP INSURANCE SCHEME, KHARIF, 2010 - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure - X

Name of the Bank & Branch:

Crop: **MANGO**

NON LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenant Farmer	Survey no.	Total no. of Trees & Age of trees	Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./-	Premium Contribution Rs./-	S.B A/c No. & details of farmer: Name of Bank, Branch Address & A/c.No.
1										
2										
3										
4										
5										
6										
7										
8										

Aut horised Signatory:

Place:

Date:



Agriculture Insurance Company of India Limited

Regional office, 8th Floor, United India Towers, Basheerbagh, Hyderabad – 500 029

Telefax: 23242363 Phone : 23242594, 23240235

WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS – Rabi, 2010-'11 in respect of Mango Plantations in Rangareddy and Chittoor Districts:

1. Weather Based Crop Insurance Scheme for Kharif, 2010 season for **Mango** in Rangareddy and Chittoor districts is being implemented. The Loanee farmers would be covered under the Pilot WBCIS on Compulsory basis which as per guidelines of Govt. of India where it is voluntary for Non-loanee farmers.
2. Non-loanee farmers interested in the pilot WBCIS for the notified crop in the above mentioned districts can insure their Plantation through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
3. The sum insured is pre-defined & fixed per Mango Tree (there are two categories basing on the age of tree i.e., 5-15 yrs and 15-50 yrs).
4. **The criteria for covering Loanee Farmers:**
 - a) All those farmers eligible for availing loans from 1st October, 2010 i.e., up to 31st December, 2010 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan.
 - b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., Rs.450/- per tree in respect of 5-15 yrs age group category and Rs.800/- per tree in respect of 15-50 yrs age group category. 'Total number of trees in farmer's possession' for the notified crop as already declared by Loanee Farmer in the loan application from for the purpose of fixing his/her '**Maximum Borrowing Limit**' (MBL) by the Lending Financial Institution, multiplied by the **stipulated sum insured per tree** (category wise wherever applicable) will be the **actual sum insured** to be treated for payment of premium. Since the finance will be in terms of acre or hectare the premium table per tree/acre/hectare is furnished:

Age of the Tree	Sum Insured Rs./-			Farmer Contribution of Premium including Service Tax Rs./-		
	Per Tree	Per Acre	Per Hectare	Per Tree	Per Acre	Per Hectare
5-15 Yrs.	450	18,000	45,000	30	1,200	3,000
15-50 Yrs	800	32,000	80,000	53	2,120	5,300

- c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/disbursed as on the cut-off date prescribed for the purpose i.e., 31th December, 2011 shall be insured under the pilot WBCIS.
5. A. In case of Non-loanee farmers, the farmers shall declare the 'no. of trees under possession' for Notified Crop in the Insurance Proposal Form. Sum Insured will be equal to the declared no. of trees (Category wise wherever applicable) multiplied by sum insured per tree (as applicable).
- B. In case the coverage shall have to be in acres/hectares, the same table of loanee can be followed for Sum Insured, Premium remittance etc.,
6. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Ranguage Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.
7. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid 5% of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.
8. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.

RACHEL CHATTERJEE
SPECIAL CHIEF SECRETARY TO GOVERNMENT